

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

HELEN M LEGASPI

Debtor(s)

Case No. 09-48959

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/29/2009.
- 2) The plan was confirmed on 02/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/16/2013.
- 6) Number of months from filing to last payment: 46.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,600.00.
- 10) Amount of unsecured claims discharged without payment: \$204,451.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$35,349.38
Less amount refunded to debtor \$925.25

NET RECEIPTS: \$34,424.13

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,024.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,784.99
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,808.99

Attorney fees paid and disclosed by debtor: \$476.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	294.00	439.80	439.80	439.80	0.00
AMERICAN EXPRESS CENTURION BI	Unsecured	599.00	608.62	608.62	608.62	0.00
AMERICAN EXPRESS CENTURION BI	Unsecured	444.00	145.58	145.58	145.58	0.00
BANK OF AMERICA	Unsecured	1,394.00	NA	NA	0.00	0.00
CBSD	Unsecured	60.00	NA	NA	0.00	0.00
CREDIT FIRST	Unsecured	112.00	167.32	167.32	167.32	0.00
EAST BAY FUNDING	Unsecured	4,698.00	4,712.64	4,712.64	4,712.64	0.00
ECMC	Unsecured	1,993.00	89,585.16	89,585.16	0.00	0.00
FIRST BANK & TRUST OF EVANSTON	Secured	16,056.00	NA	NA	0.00	0.00
FNCC	Unsecured	1,193.00	NA	NA	0.00	0.00
HSBC MORTGAGE SVCS INC	Secured	185,000.00	176,603.59	NA	0.00	0.00
HSBC MORTGAGE SVCS INC	Secured	11,000.00	19,664.59	NA	0.00	0.00
PARKWOOD VILLAGE ASSOCIATION	Secured	0.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,500.00	1,839.30	1,839.30	1,839.30	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	500.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO LLC	Unsecured	671.00	631.42	NA	0.00	0.00
PERSONAL FINANCE CO LLC	Unsecured	1,148.00	973.26	973.26	973.26	0.00
PERSONAL FINANCE CO LLC	Secured	NA	631.42	631.42	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	104.75	104.75	104.75	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	15,805.00	16,102.55	16,102.55	16,102.55	0.00
TOYOTA MOTOR CREDIT	Unsecured	4,211.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Secured	8,420.00	11,993.69	11,993.69	0.00	0.00
US DEPT OF EDUCATION	Unsecured	11,632.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	12,056.00	11,540.71	11,540.71	0.00	0.00
USEFGELTNY	Unsecured	83,665.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,026.00	1,063.46	1,063.46	1,063.46	0.00
WELLS FARGO BANK NA	Unsecured	3,169.00	3,457.86	3,457.86	3,457.86	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,993.69	\$0.00	\$0.00
All Other Secured	\$631.42	\$0.00	\$0.00
TOTAL SECURED:	\$12,625.11	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$130,741.01	\$29,615.14	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,808.99</u>	
Disbursements to Creditors	<u>\$29,615.14</u>	
TOTAL DISBURSEMENTS :		<u>\$34,424.13</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/26/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.